



WINTER 2021



PLATINUM ADVENTURES NEWSLETTER

DAY TRIPS • EXTENDED TRIPS • SEMINARS • AND MORE!

A MESSAGE FROM THE DIRECTOR

Greetings, 2021! We are ready to ring in a new year and count down to our upcoming events. It's cold out, so let's warm up to the idea of traveling to different places, seeing new things, and enjoying the season in better weather. For those of you who know there's "snow" place like home, we have educational seminars and day trips that will be flurries of fun, right here in our area.

At the time of print, the extended trips, outings, and presentations in this newsletter are all scheduled to occur as planned. However, due to the ongoing COVID-19 pandemic, these events may need to be rescheduled or canceled. Please contact me with any questions you may have.

Since your safety is our utmost concern, we will be practicing social distancing and other protective measures at events. The number of guests on motorcoaches will be limited, face coverings will be used when required, and event attendees will need to sign a waiver.

Also, please know all our extended trips include trip insurance, which can give you peace of mind in uncertain times. We appreciate your participation as a Platinum Adventures member, and we look forward to meeting again soon.

Cheers to another year full of adventures!

Kimberly A. Knes



FOR MORE INFORMATION ABOUT ANY OF THE EVENTS YOU SEE IN THIS NEWSLETTER, OR TO RSVP, CONTACT ME:

KIMBERLY A. KNES

847-888-7979 | kknes@elginstatebank.com

FOR DETAILED
ITINERARIES ON
ANY OF THESE
UPCOMING
DAY TRIPS,
CONTACT YOUR
PLATINUM
ADVENTURES
DIRECTOR.



DAY TRIPS

You'll have the unique opportunity to explore the wonders we have nearby. We carefully plan each of our day trips, events, and seminars to ensure they are packed with as much adventure and education as possible. Plus, each event offers a great chance to share with friends just what the Platinum Adventures Club is all about.

Pay close attention to the means of transportation for these trips. Oftentimes, we will gather and transport the group by bus, but there are some events that require you to commute on your own. As always, if you should have any questions about any of these day trips, or would like to RSVP, contact your bank's Platinum Adventures director at the phone number or email listed in this newsletter.

WEDNESDAY, FEBRUARY 10

Extended Trips Preview

EASY 1 2 3 4 5 **ENERGETIC**

Wintrust Financial Center

9700 W. HIGGINS RD. | ROSEMONT, IL

Join us for a special trip presentation and travel the world with us! You'll hear all about the exciting trips and see slideshows for great destinations we've planned for you, including Branson Blast; Spotlight on the French Riviera; Michigan Treasures featuring Mackinac Island and the Grand Hotel; Summertime Mystery Trip; Alaska Discovery Land and Cruise; Colorado Springs; Portugal and The Douro River Cruise; British Isles - Castles, Countrysides, and Capitals; New York City Holiday; St. Louis Holiday; and more. You'll want to start packing your bags! Join us for our lunchtime event or a wine and cheese reception in the late afternoon.

**TIME: 11:30 AM - LUNCH OR
4 PM - WINE AND CHEESE**

COST: MEMBERS & NON-MEMBERS | FREE

The destinations presented may change based upon availability at time of trip preview.



THURSDAY, FEBRUARY 11

Extended Trips Preview

EASY 1 2 3 4 5 **ENERGETIC**

Elgin State Bank

1001 S. RANDALL RD. | ELGIN, IL

Come join us at the bank for a special preview of the great trips we have planned for you, including Branson Blast; Spotlight on the French Riviera; Summertime Mystery Trip; Alaska Discovery Land and Cruise; Portugal and The Douro River Cruise; and British Isles - Castles, Countrysides, and Capitals. We will be off to see some unique destinations. Come explore with the Platinum Adventures Club!

TIME: 2 TO 3:30 PM

COST: MEMBERS & NON-MEMBERS | FREE

The destinations presented may change based upon availability at time of trip preview.

RESERVATIONS ARE REQUIRED FOR ALL EVENTS. PLEASE CONTACT ME TODAY TO RESERVE YOUR SPOT:

KIMBERLY A. KNES

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kknes@elginstatebank.com

Free Coin Appraisals

EASY 1 2 3 4 5 **ENERGETIC**

Various locations

Bring your old coins, proof sets, commemorative coins, paper money, and gold jewelry to find out what they are worth. Ron Beckstrom from Golden Rule Coins, a member of the American Numismatic Association, will be appraising your items. If you have something to sell, he is interested in seeing your pieces. This event is on a first-come, first-served basis.

WEDNESDAY, FEBRUARY 3

St. Charles Bank & Trust - Foxfield

2825 Foxfield Rd. | St. Charles, IL

THURSDAY, MARCH 25 | *Geneva Bank & Trust*

514 W. State St. | Geneva, IL

TUESDAY, APRIL 20 | *Aurora Bank & Trust*

2287 W. Galena Blvd. | Aurora, IL

FRIDAY, MAY 7 | *Elgin State Bank - Tyler Creek*

50 Tyler Creek Plaza | Elgin, IL

FRIDAY, MAY 14 | *St. Charles Bank & Trust - Main*

411 W. Main St. | St. Charles, IL

TIME: 10 AM TO 3 PM

COST: MEMBERS & NON-MEMBERS | FREE

RESERVATIONS ARE NOT REQUIRED.

MOVIE MEETINGS

For many years, you may have attended one of our regular movie meeting events. In Elgin, the meetings are held on the second Tuesday of every month at the Marcus Elgin Cinema. In St. Charles, the meetings are held on the second Thursday of every month at Classic Cinemas - Charlestowne 18. And, in Aurora, the meetings are held quarterly at Cinemark Tinseltown USA. Due to the COVID-19 pandemic, we are taking an intermission from the movie meetings. We hope to see you at the movies again soon, when it is safe to do so!

BANK ANY PLACE, ANY TIME

with online and mobile banking!¹



Access account details



Pay bills



Transfer funds



Remote deposit capture

To enroll in online or mobile banking, visit your bank's website for instructions or contact a personal banker.

1. Account Benefits. Online banking is required to access mobile banking and remote deposit capture. Internet/mobile connectivity is required. Deposits made through mobile banking or remote deposit capture are subject to deposit limits and funds are typically available by next business day. Deposit limits may change at anytime. Third-party message and data rates may apply. Other restrictions apply. For more information go to: wintrust.com/agreement-and-disclosure.





FRIDAY, FEBRUARY 12
Platinum Adventures Sweet Treat Day

EASY ① ② ③ ④ ⑤ ENERGETIC

Elgin State Bank

1001 S. RANDALL RD. | ELGIN, IL

Drive through the drive-up today for a Valentine's Day treat from Platinum Adventures. We love showing appreciation for our members, and we hope to see you to share a sweet with you.

TIME: 9 AM TO 5 PM

WEDNESDAY, MARCH 3
"What Happens In Vegas"

EASY ① ② ③ ④ ⑤ ENERGETIC

Fireside Dinner Theatre

1131 JANESVILLE AVE. | FORT ATKINSON, WI

For more than 70 years, Las Vegas has been the entertainment capital of the world. The world's best singers, dancers, musicians, and comedians have flocked to this city where dreams become reality. Now, the Fireside Theatre will pay tribute to those legendary performers in an all new live band show, featuring Steve Watts and the celebrated Fireside Band. This show will feature the work of some of the artists who have graced the stages of Las Vegas, including Frank Sinatra, Judy Garland, Elton John, Diana Ross, and many more, in the most spectacular show yet. What happens in Vegas won't stay in Vegas; it will be here!

TIME: 8 AM TO 6 PM

COST: MEMBERS \$102 | NON-MEMBERS \$112

Price includes: transportation, a three-course gourmet lunch, show, and gratuities.

Due to the ongoing COVID-19 pandemic, the venue may make a schedule change to this performance.



**FINANCIAL SOLUTIONS
FOR YOU**

Whether you're preparing for retirement, managing your retirement income, or planning for your family's financial security, we're here to help. Our team of experts offers the personalized attention you deserve with the financial solutions you need for every stage of your life.

WINTRUST[®]
WEALTH MANAGEMENT

wintrustwealth.com

Contact a financial advisor for more information.

Securities, insurance products, financial planning, and investment management services offered through Wintrust Investments, LLC (Member FINRA/SIPC), founded in 1931. Trust and asset management services offered by The Chicago Trust Company, N.A. and Great Lakes Advisors, LLC, respectively.

Investment products such as stocks, bonds, and mutual funds are:
NOT FDIC INSURED | NOT BANK GUARANTEED | MAY LOSE VALUE | NOT A DEPOSIT
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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TUESDAY, MARCH 16 Elgin's Birthday Celebration!

EASY 1 2 3 4 5 ENERGETIC

Elgin State Bank

1001 S. RANDALL RD. | ELGIN, IL

Come to Elgin State Bank and celebrate our city's history! Elgin was founded in 1835 by the Gifford brothers who were attracted to the Fox River on their trek westward. Inside the bank lobby, you will find a collection of photographs showcasing the history of Elgin. Join Elgin historian Jerry Turnquist and Elgin History Museum Director Elizabeth Marston as they take us on a journey through Elgin's past. You'll almost be able to hear the watch ticking at the Elgin National Watch Company and imagine being behind the wheel of an Elgin Road Race car. Enjoy a cupcake with us and celebrate!

TIME: 8:30 TO 9:30 AM

COST: MEMBERS & NON-MEMBERS | FREE

SATURDAYS | APRIL 10 & APRIL 17 Money Smart for Older Adults

EASY 1 2 3 4 5 ENERGETIC

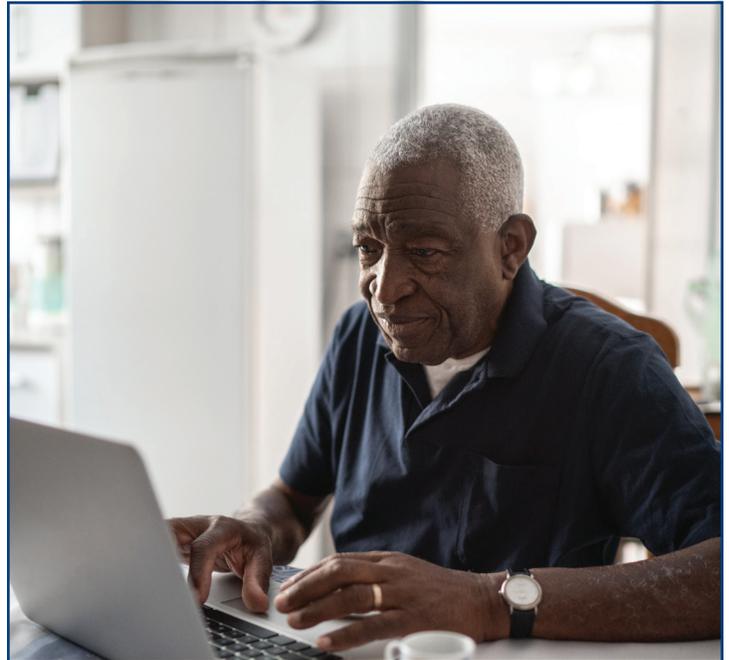
St. Charles Bank & Trust

411 W. MAIN ST. | ST. CHARLES, IL

Anyone can be the victim of financial exploitation. Join us during Money Smart Week to learn how to recognize and reduce the risk of elder financial exploitation. We'll also learn to guard against identity theft, plan for the unexpected loss of the ability to manage your finances, and find other helpful resources on managing money and reporting financial exploitation. This informative session will be led by Lydia Dannenberg, the vice president and branch manager of St. Charles Bank & Trust.

TIME: 9 TO 10 AM

COST: MEMBERS & NON-MEMBERS | FREE



VIRTUAL SEMINARS

EASY 1 2 3 4 5 ENERGETIC

Over the next few months, we have several interesting virtual seminars lined up for you. In addition to the great schedule of in-person events you'll find in these pages, we're hosting virtual events for you to participate in from the comfort of your home. A few weeks before each seminar, we'll send an email invitation with instructions on how to register for the event. Those who register will receive an email with a link to the live presentation a few hours before each virtual event begins. Be sure to contact your Platinum Adventures director to ensure your current email address is on file.

JANUARY 20 | *Wellness and Chair Exercises*

FEBRUARY 17 | *Estate Planning*

MARCH 24 | *The History of Coins*

APRIL 21 | *Mortgage and Housing Market Update*

TIME: 4 PM

COST: MEMBERS & NON-MEMBERS | FREE

WEDNESDAY, APRIL 14

Motown: Music that Moved the World

EASY 1 2 3 4 5 ENERGETIC

Wintrust Financial Center

9700 W. HIGGINS RD. | ROSEMONT, IL

In Detroit during the 1960s, Motown Records produced hits as efficiently as the Ford Motor Company produced automobiles: 110 top ten hits to be exact! It was the "Sounds of Young America" sung by performers like the Supremes, the Temptations, Marvin Gaye, and Stevie Wonder. Using audio and visual content, we'll trace the amazing musical journey from the power soul of "Dancing in the Streets" and "I Heard it through the Grapevine," to the psychedelic soul of "Cloud Nine" and "What's Going On," to the pop soul of The Jackson 5. We'll enjoy timeless music that moved us then and moves us now.

TIME: 10:30 AM OR 1:30 PM

COST: MEMBERS & NON-MEMBERS | FREE

WEDNESDAY, APRIL 28

"Come From Away"

EASY 1 2 3 4 5 ENERGETIC

Cadillac Palace Theatre

151 W. RANDOLPH ST. | CHICAGO, IL

One of Broadway's newest musicals is here for us to enjoy! Experience the remarkable true story of 7,000 stranded passengers and the small town in Newfoundland that welcomed them. On September 11, 2001, the world stopped. On September 12, their stories moved us all. Cultures clashed and nerves ran high, but uneasiness turned into trust, music soared into the night, and gratitude grew into enduring friendships. Join us for this emotional new musical. We'll have lunch before the performance at Petterino's.

TIME: 2 PM

COST: MEMBERS \$175 | NON-MEMBERS \$185

CALL FOR DEPARTURE INFORMATION.

Due to the ongoing COVID-19 pandemic, the venue may make a schedule change to this performance.

MONDAY, MAY 3

Is Your Money in the Right Place?

EASY 1 2 3 4 5 ENERGETIC

Elgin State Bank

1001 S. RANDALL RD. | ELGIN, IL

It is always a good time to review your finances and make sure your investments are on track. Get answers to your financial questions during this informal session. We'll discuss the markets, personal finance, and wealth management. Our featured speaker will be Anthony Jovanovich, the vice president of Wintrust Investments. Bring a list of questions or topics that have you perplexed about managing your money, and join us for an informative conversation!

TIME: 10 TO 11 AM

COST: MEMBERS & NON-MEMBERS | FREE



Life can take you many places. Sometimes, it even leads you to a new home. That's why we're here. Our professionals can help you downsize, upgrade, or refinance. Whatever your next big decision is, we have the experience and knowledge to create a mortgage solution that's perfect for you.

WINTRUST
MORTGAGE

wintrustmortgage.com

Residential lending provided by Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank. NMLS #449042.



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FRIDAY, MAY 14

Walking Tour of the Elgin Historic District

EASY 1 2 3 4 5 ENERGETIC

360 PARK ST. | ELGIN, IL

Join us as we celebrate Preservation Month. Learn about Elgin's rich history during this 90-minute, leisurely paced walking tour of the Elgin Historic District. Participants will explore various aspects of Elgin's dairy, religious, and educational heritage, as well as various historic sites. We'll meet at the Elgin History Museum. Participants should wear comfortable shoes and dress appropriately for the weather. The walking tour will be led by Elgin historian Jerry Turnquist.

TIME: 10 AM TO NOON

COST: MEMBERS & NON-MEMBERS | \$3

TRANSPORTATION IS NOT PROVIDED.

TUESDAY, MAY 18

Barbara Rinella

EASY 1 2 3 4 5 ENERGETIC

Biaggi's Ristorante Italiano

1524 S. RANDALL RD. | ALGONQUIN, IL

Barbara Rinella* is back with a dramatization of "The Splendid and the Vile" by Erik Larson. This book shows how Churchill taught the British people to be fearless. It's a story of political brinkmanship, but it's also an intimate domestic drama. Churchill's eloquence, courage, and perseverance bound a country and a family together. This powerful walk through history is such a fine teaching tool during our life-changing struggle with a worldwide health battle today. Please come learn from Winston Churchill about bringing splendid moments to vile times!

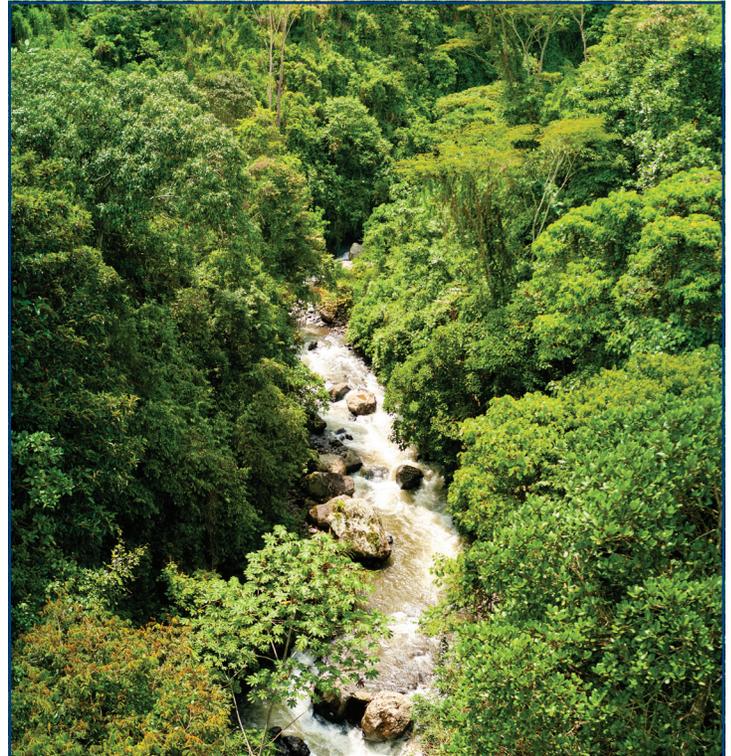
TIME: 11:30 AM TO 2 PM

COST: MEMBERS \$47 | NON-MEMBERS \$52

TRANSPORTATION IS NOT PROVIDED.

Price includes: lunch, presentation, and gratuities.

*Barbara Rinella is not an affiliate of Wintrust.



THURSDAY, MAY 27

LeRoy Oakes Forest Preserve

EASY 1 2 3 4 5 ENERGETIC

37W700 DEAN ST. | ST. CHARLES, IL

Join us for a guided hike in LeRoy Oakes Forest Preserve, a regular destination for both passive and active recreation. LeRoy Oakes is made up of a high-quality prairie woodland, and Ferson Creek meanders through the preserve. In addition, contained within the preserve is a true prairie relic; the Murray prairie, various restorations, including the Bob Horlock area, flood plain forests, seeps, oak woodlands, and grassy fields. Dress for the weather, put on your hiking shoes, and join us on this spring day!

TIME: 10 TO 11 AM

COST: MEMBERS & NON-MEMBERS | \$2

TRANSPORTATION IS NOT PROVIDED.



TOP NEW YEAR'S Resolutions



1. Exercise
2. Eat healthier
3. Save money or spend less
4. Reduce stress
5. Get more sleep
6. Learn a new skill
7. Travel
8. Read more
9. Get organized
10. Spend more time with friends and family

THURSDAY, JULY 22 "Cinderella"

EASY 1 2 3 4 5 **ENERGETIC**

Fireside Dinner Theatre

1131 JANESVILLE AVE. | FORT ATKINSON, WI

In 1957, Broadway's greatest composing team, Rodgers and Hammerstein, wrote an original musical comedy to be performed live on TV, called "Cinderella." Its original airing, starring Julie Andrews, was the most-watched program in television history. Over the years, there have been two more spectacular TV productions starring greats like Lesley Ann Warren, Ginger Rodgers, Whitney Houston, Whoopi Goldberg, and more. Now, you can enjoy this production of one of the world's most enduring love stories. This show will delight the child in all of us with its humor, romance, and great music.

TIME: 8 AM TO 6 PM

COST: MEMBERS \$102 | NON-MEMBERS \$112

Price includes: transportation, a three-course gourmet lunch, show, and gratuities.

Due to the ongoing COVID-19 pandemic, the venue may make a schedule change to this performance.



FUN THINGS TO DO AT HOME THIS WINTER



1. Complete a puzzle: Rubik's Cube, crossword, Sudoku, or a 1,000-piece jigsaw puzzle!
2. Start a journal or a blog
3. Dust off an old instrument and practice your musical skills
4. Write poetry, a short story, or a novel
5. Watch all the really long movies you haven't had time for
6. Learn a foreign language
7. Treat yourself to a spa day with products you have on hand
8. Read that long book you've always wanted to
9. Meditate
10. Write and mail letters to friends and family
11. Get creative with a coloring book
12. Write thank you notes to service people who went out of their way for you
13. Organize your junk drawer or pantry shelves
14. Watch the films that won Best Picture Oscars
15. Knit or crochet
16. Use video chat to check in with your friends and family
17. Try out aerobics or yoga videos
18. Go through your digital pictures, select your favorites, and order a photo book or prints
19. Find a new recipe to cook or bake
20. Learn origami

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FOR DETAILED ITINERARIES ON ANY OF THESE UPCOMING **EXTENDED TRIPS**, CONTACT YOUR PLATINUM ADVENTURES DIRECTOR.



EXTENDED TRIPS

Have you always wanted to explore the world but don't know where to begin to plan your travels? We have the solution for you. Let us handle all of the planning. Our extended trips offer you the chance of a lifetime to see the world like you've never seen it before. Extended trips range in length from a few days to a few weeks. Most transportation, lodging, meals, and

entertainment will be provided and have been thoughtfully planned out by our Platinum Adventures directors alongside experienced and highly-qualified travel professionals. All extended trips include at home pick-up and return and trip insurance. Sit back, relax, and join us for this rare opportunity to see the sights you never thought you'd see. If you have any questions, need more information, or would like to make reservations for any of our extended trips, please contact your bank's Platinum Adventures Club director.



OCTOBER 18 - 22 | 2021

Branson Blast

EASY 1 2 3 4 5 **ENERGETIC**

BRANSON, MISSOURI

Have a blast in Branson on this fun-filled adventure. Our trip includes four live shows, including "Jesus" at the Sight and Sound Theatre, "Dublin's Irish Tenors and The Celtic Ladies," "Amazing Acrobats of Shanghai," and "Grand Jubilee" at the Grand Country Resort. We'll go on a tour at Dogwood Canyon Nature Park and visit the amazing Titanic Museum. You'll also have time to shop and explore this fun part of the Midwest. If you've never been to Branson, now's the time. Or, if you have, come back and see what's new!

COST: MEMBERS DOUBLE \$1,955 PP | SINGLE \$2,485 PP
NON-MEMBERS DOUBLE \$2,155 PP | SINGLE \$2,685 PP

NEW DEPARTURE DATE

MAY 8 - 16 | 2021

Spotlight on the French Riviera

EASY ① ② ③ ④ ⑤ ENERGETIC

NICE, GRASSE, AND ST. TROPEZ, FRANCE AND MONACO

Enjoy staying in one hotel for seven nights in the sunny seaside paradise of Nice! You'll spend time in the fairy-tale Principality of Monaco. Get a glimpse into the lives of the rich and famous in Cannes and St. Tropez. Shop like a local at Nice's colorful flower market. Discover the opulence of the Villa Ephrussi de Rothschild and its divine gardens. Watch artisans create fragrant perfumes in Grasse. Explore the walled medieval village of Saint-Paul de Vence. Embrace the breathtaking beauty on this tour of the spectacular French Riviera!

**COST: MEMBERS DOUBLE \$4,080 PP | SINGLE \$4,480 PP
NON-MEMBERS DOUBLE \$4,280 PP | SINGLE \$4,680 PP**
Price subject to change. Call for current prices.



JUNE 13 - 17 | 2021

Michigan Treasures featuring Mackinac Island and the Grand Hotel

EASY ① ② ③ ④ ⑤ ENERGETIC

MACKINAC ISLAND, FRANKENMUTH, AND DEARBORN, MI

See Mackinac Island as a horse drawn carriage guides you through the Victorian downtown and past the natural arch, Fort Mackinac, and the historic West Bluff district. Relax in a rocking chair on the world's longest hotel porch at the magnificent Grand Hotel, where you'll also enjoy a two night stay. Then, we're off to "Michigan's Little Bavaria," Frankenmuth, to stop at the world's largest Christmas store, Bronner's. In Dearborn, we'll visit the Henry Ford Museum of American Innovation and enjoy a Ford automobile factory tour.

**COST: MEMBERS DOUBLE \$2,615 PP | SINGLE \$3,230 PP
NON-MEMBERS DOUBLE \$2,815 PP | SINGLE \$3,430 PP**

JULY 6 - 10 | 2021

Summertime Mystery Trip

EASY ① ② ③ ④ ⑤ ENERGETIC

Get ready for a fun, creative time on our Summertime Mystery Trip where every destination and event is a surprise! You'll visit interesting places with clues, entertainment, and festive activities wrapped up in good old-fashioned fun. Excellent dining, hotels, fascinating attractions, and a professional tour director all make this motor coach tour a great value. Wherever we go, it's sure to be an adventure you won't want to miss!

**COST: MEMBERS DOUBLE \$1,595 PP | SINGLE \$2,045 PP
NON-MEMBERS DOUBLE \$1,795 PP | SINGLE \$2,245 PP**

**FREE CABIN
UPGRADE OFFER**

AUGUST 10 - 21 | 2021

Alaska Discovery Land and Cruise

EASY ① ② ③ ④ ⑤ ENERGETIC

DENALI NATIONAL PARK AND PRESERVE, FAIRBANKS, ANCHORAGE, AND SKAGWAY, AK

Join us as we travel north to Alaska! You'll begin by traveling deep into Denali National Park and Preserve for an opportunity to see the region's wildlife. Ride in luxury from Denali to Talkeetna, viewing incredible landscapes from glass-ceiling railcars and an open air observation platform. Relax for seven nights and enjoy the epic Alaskan scenery from aboard one of Princess Cruise Lines' lovely ships. We'll cruise through the Inside Passage and Glacier Bay, taking in rugged natural wonders. Along the way, we'll visit Anchorage, Juneau, Ketchikan, Skagway, and more. Don't miss out on this Alaskan adventure!

COST: STARTING AT \$6,185 PP BASED ON CABIN PREFERENCE. CALL FOR PRICING AND DETAILS ON CABIN UPGRADE OFFER.

Price is guaranteed for bookings through February 10, 2021.

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kknes@elginstatebank.com



AUGUST 15 - 19 | 2021

Colorado Springs

EASY 1 2 3 4 5 ENERGETIC

COLORADO SPRINGS AND DENVER, CO

Experience the magnificence of Colorado Springs. You'll visit the fascinating Garden of the Gods and see its remarkable sandstone formations. Enjoy the spectacular view as we enjoy lunch at the elegant Broadmoor Resort. Be amazed as you travel by train aboard the Historic Royal Gorge Railroad, past the granite cliffs of the Royal Gorge. Visit the Colorado Springs Olympic Training Center, United States Air Force Academy, and Red Rocks Amphitheatre. Tour the "Mile High City" of Denver before returning home.

**COST: MEMBERS DOUBLE \$2,975 PP | SINGLE \$3,500 PP
NON-MEMBERS DOUBLE \$3,175 PP | SINGLE \$3,700 PP**

SEPTEMBER 8 - 18 | 2021

Portugal and The Douro River Cruise

EASY 1 2 3 4 5 ENERGETIC

SPAIN AND PORTUGAL

Start your adventure by spending two nights in Lisbon and then set sail through the Portuguese frontier. Visit expansive vineyards and sample some regional wines throughout your trip. See Spain's walled city of Salamanca and the quaint and historic towns of Portugal as you traverse the Douro River. Each port brings you to spectacular and alluring surroundings. Enjoy and relax on the lovely Emerald Radiance river cruise ship with first class service and a variety of international cuisine, onboard entertainment, and more!

COST: STARTING AT \$5,620 PP BASED ON CABIN PREFERENCE. CALL FOR PRICING.

*Free round-trip airfare from Chicago is offered if you book with deposit by January 31, 2021.

SEPTEMBER 30 - OCTOBER 11 | 2021

British Isles - Castles, Countrysides, and Capitals

EASY 1 2 3 4 5 ENERGETIC

SCOTLAND, ENGLAND, WALES, AND IRELAND

Discover the history and charms of the British Isles as you visit Scotland, England, Wales, and Ireland. See historic royal castles, the beauty of England's Lake District, and the charm of Ireland's countryside. You'll tour the capital cities of Edinburgh, Cardiff, and Dublin. Learn about the lure of Scotland's famous Gretna Green, known as the "marriage capital of the UK," and explore the Viking city of York. Enjoy a cruise on the tranquil English lake, Windermere; a stop to Stratford-upon-Avon, the birthplace of William Shakespeare; a visit to the House of Waterford Crystal; and experience the Blarney Castle. This will be a magical journey through four magnificent countries!

**COST: MEMBERS DOUBLE \$4,970 PP | SINGLE \$6,180 PP
NON-MEMBERS DOUBLE \$5,170 PP | SINGLE \$6,380 PP**

SAVE THE DATE!

DECEMBER 3 - 6 | 2021 - New York City Holiday

DECEMBER 5 - 8 | 2021

St. Louis Holiday

EASY 1 2 3 4 5 ENERGETIC

ST. LOUIS, MO

Celebrate the holiday season in the Gateway to the West! You'll be dazzled by light displays at the Missouri Botanical Gardens and the National Shrine of Our Lady of the Snows. On a city tour, you'll see the Old Courthouse, the Ulysses S. Grant National Historic Site, Union Station, and more! Take a tram ride to the top of the Arch and enjoy a sample during your guided tour of the Anheuser-Busch Brewery. Check out the unique memorabilia and artifacts at the National Blues Museum as well as the interactive exhibits. You won't want to miss this fun holiday trip!

**COST: MEMBERS DOUBLE \$1,875 PP | SINGLE \$2,065 PP
NON-MEMBERS DOUBLE \$2,075 PP | SINGLE \$2,265 PP**



A WINTRUST COMMUNITY BANK

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630-377-9500 | www.bankstcharles.com



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Membership is for those 50 years of age or better with a customer relationship. See a personal banker for more details.

GENERAL INFORMATION

ADDRESS FOR ST. CHARLES BANK & TRUST COMPANY, N.A. DEPARTURE SITE(S):

The bus cannot wait for late participants. Please arrive at your departure site 15 minutes prior to departure time. Refunds are not available for late or no-show participants.

Depart Elgin:
Elgin State Bank
1001 S. Randall Rd.
Elgin, IL 60123

RESERVATION POLICY FOR DAY & EXTENDED TRIPS:

Reservations may be made by phone to Kimberly A. Knes at 847-888-7979 or by email at kknes@elginstatebank.com. For your reservation to be confirmed, payment must be in my office within seven days after reservations are made: Kimberly A. Knes, Elgin State Bank, 1001 S. Randall Rd., Elgin, IL 60123. Please make checks payable to Platinum Adventures. Please remember to make your menu selections when you reserve your tour. Member pricing is for current Platinum Adventures Club members only.

RESPONSIBILITY OF ST. CHARLES BANK & TRUST COMPANY, N.A.:

Platinum Adventures and St. Charles Bank & Trust Company, N.A. are not the source or supplier of the travel services offered, but act solely as agent for the actual suppliers of such services. Your participation in any such travel services is conditioned upon your consent to the use of those suppliers and your agreement not to hold Platinum Adventures and St. Charles Bank & Trust Company, N.A. responsible should any of these suppliers: 1) fail to provide the travel services purchased; 2) fail to comply with any applicable law; or 3) engage in any negligent act or omission that causes any sort of injury, damage, delay or inconvenience.

Your participation is also conditioned upon your agreement to review all of your travel documents, including applicable cancellation and travel insurance policies. You may contact Kimberly A. Knes at 847-888-7979 with any questions concerning required travel documents and applicable cancellation and travel insurance policies. Group travel fares typically involve restrictions and changing any aspect of your travel arrangements may result in the payment of additional money. Cancellation or failure to attend any part of your Platinum Adventures travel, tour or event may result in financial penalties up to and including the loss of all monies paid. A travel insurance policy may provide a remedy if you canceled for a covered reason.

St. Charles Bank & Trust Company, N.A. is acting in the capacity of extending this invitation to travel to the Platinum Adventures members and their guests. St. Charles Bank & Trust Company, N.A. reserves the right to refuse acceptance to anyone it judges incapable of meeting the rigors and requirements of participating in any activity or trip at any time.